

Regular Time Deposit vs. a Structured Deposit

	Time Deposit	Interest Rate Linked / Fixed Rate Structured Deposits	Non-Capital Protected Structured Deposit (e.g. Dual Currency Deposits)
Capital Protection	Capital protected	Capital protected	Not capital protected
Interest	Fixed interest return	Potentially higher interest return than time deposits, but subject to pre-determined condition being met on range dates	Fixed interest return
	Interest rate is agreed at the start date		Interest rate is agreed at the start date
	Interest is Guaranteed	Minimum interest is guaranteed	Minimum interest is guaranteed
Tenor	Fixed term with maturity	There is a target maturity date, however product may be called before then	Fixed term with maturity
Early withdrawal	Subject to bank's consent and penalty should consent be granted	Subject to bank's consent and penalty should consent be granted; may be subject to market price	Subject to bank's consent and penalty should consent be granted; may be subject to market price
Tax	Subject to withholding tax	Subject to withholding tax	Subject to withholding tax